

**BUSINESS METHOD FOR THE
DETERMINATION OF THE BEST KNOWN VALUE
AND BEST KNOWN VALUE AVAILABLE FOR
SECURITY AND CUSTOMER INFORMATION
AS APPLIED TO REFERENCE DATA**

ABSTRACT OF THE DISCLOSURE

A business method allows a reference data facility to provide high quality reference data to multiple customers. The reference data service is predicated on establishing independent contractual arrangements or 10 subscriptions between multiple customers and multiple data vendors. The reference data facility receives value streams from the multiple data vendors and delivers reference data based on those value streams to the multiple customers, depending on the independent contractual arrangements or subscriptions that entitle the customers to receive values from some subset of 15 the data vendors. The reference data facility insures that no customer receives data or benefits from the knowledge of data content from a vendor with whom they do not have a contractual arrangement or to whose data they are otherwise not entitled.